



### Company: AXA Insurance UK plc

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202312. Registered address 5 Old Broad Street, London, EC2N 1AD, England.

**Product:** Cliverton  
Smallholder Insurance Policy

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents and policy.

### What is this type of Insurance?

Smallholder insurance provides protection for hobby farmers and smallholders. It offers a choice of covers including loss of or damage to commercial and private property, public and product liability and environmental liability



#### What is insured?

- ✓ **Who is covered**  
You and/or any named person or company
- ✓ **Property damage - damage to commercial buildings, agricultural produce and deadstock, machinery, walls, gate, fences and hedges**  
We will pay for damage by fire, lightning, explosion, aircraft, earthquake, subterranean fire, spontaneous fermentation, riot, civil commotion, malicious persons, storm, flood, xescape of water or oil, impact, theft/attempted theft.
- ✓ **Public and Product liability**  
We will pay for damages which you are legally liable to pay in respect of
  - death, bodily injury, illness or disease
  - loss of or damage to property
  - personal injury or infringement of a person's legal right
  - nuisance, trespass to land or trespass to goods, or interference with any easement
- ✓ **Environmental liabilities**  
We will pay such sums that you are legally liable to pay for loss, clean up costs and emergency costs resulting from a pollution condition or natural resource damage

#### Optional Cover (If selected)

- You may also choose to cover
- Accidental damage to commercial buildings, contents and deadstock
  - Business interruption
  - Damage to livestock
  - Employers liability
  - Money including assault
  - Farm property in transit
  - Business all risks
  - Home – damage to private house buildings and contents



#### What is not insured?

- ✗ Damage by storm or flood to movable property in the open, fences, hedges, gates, growing crops or fruit.
- ✗ Damage by the theft peril to growing crops or fruit on trees
- ✗ Damage to any electrical plant or apparatus caused by its own overrunning, short-circuiting or self-heating
- ✗ Damage arising from the use of the premises by you (or the permitting of others by you) for illegal purposes
- ✗ Damage to a stack of hay or straw where the stack is situated less than 20 metres from any other stack
- ✗ Liability arising from groundworks where the depth of excavation exceeds 3 metres or any tunneling, quarrying, water diversion, dam construction or work within or behind dams
- ✗ Liability caused by or arising from asbestos
- ✗ Liability arising from activities which constitute the operation of a riding establishment as defined in the Riding Establishment Acts or any subsequent legislation



#### Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess; the amount is shown in your Policy schedule or Policy wording
- ! You cannot claim more than the sum insured or limit of indemnity shown in your Policy schedule and/or Policy wording.
- ! The maximum that we will pay for any one stack of hay and straw is £10,000
- ! You must tell us as soon as you become aware of any building becoming unoccupied. Restricted cover will apply to all unoccupied buildings and you will be required to take specific precautions



## Where am I covered?

This product provides cover for :

- ✓ Property damage at the address shown in your Policy schedule and, if shown in your Policy schedule and/ or Policy wording elsewhere within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
- ✓ Public and Product liability cover anywhere in the world other than United States of America and Canada



## What are my obligations?

- You must make a fair presentation of the risk which you wish to insure. This applies prior to the start of your policy, if any variation is required during the period of insurance and prior to each renewal
- You must tell us as soon as possible during the period of insurance of any change
  - to the business
  - in the person, firm, company or organisation shown in the schedule as insured
  - to the information you provided to us previously or any information that increase the risk of loss as insured under any section of your policy
- You must take reasonable steps to:
  - prevent or protect against injury, loss or damage
  - keep your premises, machinery, plant and equipment and all other property insured in good condition and in full working order
  - remedy any defect or any danger that becomes apparent as soon as possible
- You must as soon as practical
  - give us notice of any circumstances which might lead to a claim under your policy
  - give us all the information we request
- You must immediately
  - on receipt send us every letter, court order, summons or other legal document served upon you
  - tell us about any prosecution, inquest or fatal accident inquiry or dispute for referral to adjudication or court proceedings in connection with any potential claim under your policy
  - notify the police of any loss or damage that has been caused by malicious people, thieves, rioters, strikers or vandals



## When and how do I pay?

You can pay your premium as a one-off payment when you purchase this insurance or by setting up an instalment plan with your insurance broker.



## When does the cover start and end?

Cover starts and ends on the specified times and dates shown on your policy schedule.



## How do I cancel the contract?

- You can cancel this Policy by writing to us. We will refund part of the premium paid, proportionate to the unexpired period of insurance following cancellation, provided that no claim has been paid or is outstanding in the current period of insurance and
  1. You write to us within 14 days of receiving your Policy Documents in the first period of insurance

Or

  2. You cease trading, sell the business or sell all the property insured shown in your schedule

Otherwise no refund of premium will be made.